

**Listing of Claims:**

1. (Previously Presented) A system for performing personal finance management using the Internet, the system being connected to a bank server and a plurality of electronic bill presentation and payment ("EBPP") servers over the Internet, comprising:

a processor operable to connect to a bank server and a plurality of EBPP servers over the Internet;

means for managing and storing EBPP connection-related information related to said plurality of EBPP servers, said means for managing and storing further for presenting a list of available EBPP servers that allow a user to collect billing information, said means for managing and storing further for allowing the user to select at least one EBPP server from the list;

means for automatically obtaining a user's bank account information data from the bank server via a connection to the bank server according to user preference setting;

means for collecting billing information data from each of the EBPP servers, said billing information data including an amount to be paid and payment due date, said means for collecting billing information operable to directly obtain the billing information in a pull mode, said means for collecting further connecting to said plurality of EBPP servers based on the EBPP connection-related information to collect said billing information from said plurality of EBPP servers;

means for presenting a payment-schedule based on said bank account information data and said billing information data; and

means for enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server for actual transaction.

2. (Original) The system of claim 1, wherein said user's selection on the payment can be an immediate account transfer, a reserved account transfer, an automatic account transfer or transfer cancellation of the amount to be paid, from the user's bank account.

3. (Original) The system of claim 1, further comprising means for calculating and presenting an estimated account balance on the payment due date, in advance, assuming that said amount to be paid is transferred from the user's bank account on the payment due date.

4. (Original) The system of claim 1, wherein the payment-schedule can be displayed on a daily-basis, weekly-basis or monthly-basis.

5. (Original) The system of claim 1, further comprising means for presenting the payment result received from the bank server to the user.

6. (Previously Presented) The system of claim 1, said means for collecting billing information data comprising:

means for storing user identification information data for each of the EBPP servers;  
means for requesting billing information data to each of the EBPP servers using said stored user identification information; and

means for storing the billing information received from said each of the EBPP servers.

7. (Original) The system of claim 3, further comprising means for alerting the user when said estimated account balance is less than zero.

8. (Previously Presented) A method for performing personal finance management using the Internet, comprising the following steps:

managing and storing EBPP connection-related information related to said plurality of EBPP servers;

presenting a list of available EBPP servers that allow a user to collect billing information;

allowing the user to select at least one EBPP server from the list;

obtaining automatically a user's bank account information data from a bank server via a connection to the bank server according to user preference setting;

collecting billing information data from each of a plurality of EBPP servers, said billing information data including an amount to be paid and payment due date said collecting including at least directly obtaining the billing information in a pull mode, and connecting to said plurality of EBPP servers based on the EBPP connection-related information to collect said billing information from said plurality of EBPP servers;

presenting a payment-schedule based on said bank account information data and said billing information data; and

enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server for actual transaction.

9. (Original) The method of claim 8, wherein said user's selection on the payment can be an immediate account transfer, a reserved account transfer, an automatic account transfer or transfer cancellation of the amount to be paid, from the user's bank account.

10. (Original) The method of claim 8, further comprising the step of calculating and presenting an estimated account balance on the payment due date, in advance, assuming that said amount to be paid is transferred from the user's bank account on the payment due date.

11. (Original) The method of claim 8, further comprising the step of presenting the payment result received from the bank server to the user.

12. (Original) The method of claim 8, wherein the payment-schedule can be displayed on a daily-basis, weekly-basis or monthly-basis.

13. (Previously Presented) The method of claim 8, said step of collecting billing information data, comprising the following steps of:

storing user identification information data for each of the EBPP servers;

requesting billing information data to each of the EBPP servers using said stored user identification information; and

storing the billing information received from said each of the EBPP servers.

14. (Original) The method of claim 10, further comprising the step of alerting the user when said estimated account balance is less than zero.

15. (Previously Presented) A computer-program product in a computer readable medium for use in a data processing system for performing finance management using the Internet, the computer program product comprising the program instructions for:

managing and storing EBPP connection-related information related to said plurality of EBPP servers;

presenting a list of available EBPP servers that allow a user to collect billing information;

allowing the user to select at least one EBPP server from the list;

obtaining automatically a user's bank account information data from a bank server via a connection to the bank server according to user preference setting;

collecting billing information data from each of a plurality of EBPP servers, said billing information data including an amount to be paid and payment due date and said collecting including at least directly obtaining the billing information in a pull mode, and connecting to said plurality of EBPP servers based on the EBPP connection-related information to collect said billing information from said plurality of EBPP servers;

presenting a payment-schedule based on said bank account information data and said billing information data;

enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server for actual transaction;

analyzing said billing information data in terms of billing items; and

providing user's consumption pattern ratio graphic chart and consumption tendency variation chart.

16. (Original) The computer program product of claim 15, wherein said user's selection on the payment can be an immediate account transfer, a reserved account transfer, an automatic account transfer or transfer cancellation of the amount to be paid, from the user's bank account.

17. (Original) The computer program product of claim 15, further comprising the program instructions for calculating and presenting an estimated account balance on the payment due date, in advance, assuming that said amount to be paid is transferred from the user's bank account on the payment due date.

18. (Original) The computer program product of claim 15, further comprising the program instructions for presenting the payment result received from the bank server to the user.

19. (Original) The computer program product of claim 15, wherein the payment-schedule can be displayed on a daily-basis, weekly basis or monthly basis.

20. (Previously Presented) The computer program product of claim 15, said program instructions for collecting billing information data, comprising the following subinstructions for:  
storing user identification information data for each of the EBPP servers;  
requesting billing information data to each of the EBPP servers using said stored user identification information; and  
storing the billing information received from said each of the EBPP servers.

21. (Original) The computer program product of claim 17, further comprising the program instructions for alerting the user when said estimated account balance is less than zero.